

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Tara Lynn Hall
Debtor

Case No. 19-04391-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Nov 20, 2024

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 22, 2024:

Recip ID	Recipient Name and Address
db	+ Tara Lynn Hall, 130 Elm Street, Carlisle, PA 17013-1920
5257325	+ DAVID HALL, 132 PORTER AVENUE, CARLISLE, PA 17013-2546
5259200	+ LoanCare, LLC as servicer for Lakeview Loan Servic, c/o, McCabe, Weisberg & Conway, LLC, 123 South Broad Street, Suite 1400, Philadelphia, PA 19109-1060
5257334	+ PAYOFF, 3200 PARK CENTER D, COSTA MESA, CA 92626-7163
5257340	+ TYLER HALL, 161 D STREET, CARLISLE, PA 17013-1403

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: RASEBN@raslg.com	Nov 20 2024 18:41:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
cr	+ EDI: PRA.COM	Nov 20 2024 23:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5257321	EDI: WFNNB.COM	Nov 20 2024 23:43:00	CB/VICSRT, ATTN: BANKRUPTCY NOTICES, PO BOX 182125, COLUMBUS, OH 43218-2125
5257329	Email/Text: BKelectronicnotices@cenlar.com	Nov 20 2024 18:41:00	LAKEVIEW LOAN SERVICING, LLC, 425 PHILLIPS BLVD, EWING, NJ 08618
5257323	+ EDI: CITICORP	Nov 20 2024 23:43:00	CITIBANK (SOUTH DAKOTA) NA, 701 EAST 60TH STREET N, SIOUX FALLS, SD 57104-0432
5257324	EDI: PENNDEPTREV	Nov 20 2024 23:43:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
5257324	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 20 2024 18:41:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
5257341	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Nov 20 2024 18:41:00	UNEMP COMP OVERPAYMENT MATTERS, DEPT OF L&I - OFFICE OF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121
5257326	+ EDI: DISCOVER	Nov 20 2024 23:43:00	DISCOVER FINANCIAL SERVICES LLC (p), PO BOX 15316, WILMINGTON, DE 19850-5316
5258843	EDI: DISCOVER	Nov 20 2024 23:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5257327	EDI: IRS.COM	Nov 20 2024 23:43:00	INTERNAL REVENUE SERVICE - CIO, PO BOX 7346, PHILADELPHIA, PA 19101-7346
5257322	Email/Text: info@pamd13trustee.com	Nov 20 2024 18:41:00	CHARLES J DEHART, III, ESQ., 8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036
5283955	EDI: JEFFERSONCAP.COM		

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		Nov 20 2024 23:43:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
5281242	Email/PDF: resurgentbknotifications@resurgent.com		
		Nov 20 2024 18:49:39	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5283649	+ Email/Text: LC-Bankruptcy-RF@loancare.net		
		Nov 20 2024 18:41:00	LoanCare LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
5257330	+ Email/Text: unger@members1st.org		
		Nov 20 2024 18:41:00	MEMBERS 1ST FCU, 5000 LOUISE DR, PO BOX 40, MECHANICSBURG, PA 17055-0040
5257331	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Nov 20 2024 18:41:00	MR COOPER, 350 HIGHLAND DRIVE, LEWISVILLE, TX 75067-4488
5283437	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Nov 20 2024 18:41:00	NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, PO Box 619096, Dallas, TX 75261-9096
5257333	Email/Text: bnc@nordstrom.com		
		Nov 20 2024 18:41:43	NORDSTROM CARD SERVICES, PO BOX 6566, ENGLEWOOD, CO 80155-6566
5257335	+ Email/PDF: ebnotices@pnmac.com		
		Nov 20 2024 18:49:55	PENNYMAC LOAN SERVICES LLC, 6101 CONDOR DRIVE, STE 310, MOORPARK, CA 93021-2602
5284110	+ Email/PDF: ebnotices@pnmac.com		
		Nov 20 2024 18:49:53	PENNYMAC LOAN SERVICES, LLC, P.O. BOX 2410, MOORPARK CA 93020-2410
5336977	+ Email/PDF: ebnotices@pnmac.com		
		Nov 20 2024 18:49:45	PENNYMAC LOAN SERVICES, LLC, PENNYMAC LOAN SERVICES, LLC, P.O. BOX 2410, MOORPARK CA 93020-2410
5280482	EDI: Q3G.COM		
		Nov 20 2024 23:43:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
5261884	+ Email/Text: RASEBN@raslg.com		
		Nov 20 2024 18:41:00	RAS Citron LLC, 130 Clinton Road, Suite 202, Fairfield NJ 07004-2927
5257336	+ Email/PDF: SoFiBKNotifications@resurgent.com		
		Nov 20 2024 18:49:37	SOFI, 375 HEALDSBURG AVE STE 280, HEALDSBURG, CA 95448-4151
5257337	EDI: SYNC		
		Nov 20 2024 23:43:00	SYNCB/BRDC, BK NOTICES, PO BOX 965061, ORLANDO, FL 32896-5061
5257338	+ EDI: SYNC		
		Nov 20 2024 23:43:00	SYNCB/LOWES, PO BOX 965004, ORLANDO, FL 32896-5004
5257631	+ EDI: AIS.COM		
		Nov 20 2024 23:43:00	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5257339	+ EDI: WTRRN BANK.COM		
		Nov 20 2024 23:43:00	TARGET NATIONAL BANK, 3901 WEST 53RD STREET, SIOUX FALLS, SD 57106-4216
5282976	+ Email/Text: bncmail@w-legal.com		
		Nov 20 2024 18:41:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
5257342	+ Email/Text: ra-li-occ-esbkpt-hbg@pa.gov		
		Nov 20 2024 18:41:00	UNEMPL COMP TAX MATTERS, HARRISBURG CASES L&I OFF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751
5257343	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov		
		Nov 20 2024 18:41:00	USDOE/GLELSI, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
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5257332	NONE
5261883	Nationstar Mortgage LLC d/b/a Mr. Cooper
cr	*+ Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5257328	* IRS CENTRALIZED INSOLVENCY ORGANIZATION, PO BOX 7346, PHILADELPHIA, PA 19101-7346
5280689	*+ Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 22, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2024 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor Lakeview Loan Servicing LLC nj-ecfmail@mwc-law.com
Ann E. Swartz	on behalf of Creditor LoanCare LLC as servicer for Lakeview Loan Servicing, LLC. ecfmail@readingch13.com, ecfmail@ecf.courtdrive.com
Denise E. Carlon	on behalf of Creditor Pennymac Loan Services LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Dorothy L Mott	on behalf of Debtor 1 Tara Lynn Hall DorieMott@aol.com karagendronecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;bethsnyderecf@gmail.com;ecf.mottgendr on@gmail.com;mottgendronlaw@jubileebk.net;mott.dorothyb@notify.bestcase.com;doriemott@aol.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Keri P Ebeck	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;politicsci2@gmail.com;agilbert@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Mario J. Hanyon	on behalf of Creditor Pennymac Loan Services LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Marisa Myers Cohen	on behalf of Creditor Lakeview Loan Servicing LLC ecfmail@mwc-law.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1

Tara Lynn Hall

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9608

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-04391-HWV

12/18

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Tara Lynn Hall

11/20/24**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.